TEST OF A LADY IS HER LINGERIE

Decorative art stands sponsor for the black and white stencilled pictures on this black China silk chemise. Bonwit Teller.

By Corinne Lowe.

E had just passed on Fifth Avenue a brocaded hat that took its queue from the Orient and a pair of very stampy black boots, when we wandered into that charming specialty shop between Forty-sixth and Forty-seventh Streets. We believe in some law of averages. That is why we were not surprised to learn that ladies-real ladiesare wearing the daintiest, the whitest and the simplest of lingerie. There just had to be something to make up for those extravagant street clothes we had passed.

It's a very lovely shop, and we got a kind of hushed sense of filet-monogrammed table linen on the way to see lingerie. Then-

"Now this is a set just come over from our

workrooms in Paris."

We looked at the box of sheer handkerchief inen. There was a band of filet traced on each of the three pieces, and the delicate Valenciennes was-well, it was just so ethereal that we felt as though some fairy had been playing a little tune on thread. Still, there was a sense of disappointment, coming and receding and then washing up again.

EVER THE SAME.

"They're-they're lovely," we murmured at last. "But-why-why-they don't look any different! They're just the same as ever--V neck nightgown, same kind of chemise, same kind of drawers."

The saleswoman looked severe. "They are about the same," said she. "That is, you have nightgowns with V necks or round necks, you have them with any length sleeves, you have drawers in the identical patterns of previous years and chemises that are not changed one

So many saleswomen are utterly without any sense of head lines. They don't care whether they give you a story or not. And lingerie is so hard to write about, anyway!

"All our lingerie is of fine white stuff. Oh, no, nothing pink and chiffon! Really, you know, it's not quite refined for a lady to wear a calcium spot-light by way of a chemise, and some of those pink things are really very greadful. Of course, every stitch of these underclothes of ours is hand made. We have our own workshops abroad and our foreign looms are kept busy making Valenciennes and filet and Irish lace."

We had always suspected, indeed, that there were two kinds of lingerie-the musical comedy kind and the kind that is worn in abodes of gentility. It now seemed certain that there is a very great difference between the lovely light clothes in which the lovely light soprano flashes from her boudoir and the more conservative daintiness of real life lingerie. To be sure, Elise Poret has conducted some striped and colored lingerie and Poiret has tuned up several times in a regular brass band of color. Even so, however.

Well, in order to make quite sure that there was nothing pink and chiffony lurking about in the background of lingerie land, we next turned down Forty-sixth Street. To the fashionable woman of New York this thoroughfare is coming to mean almost the same as the Rue The Well-Bred Wear the Simplest of White Things, Leaving Pinkness and Ruffles to Musical Comedy--Laces, Filet, Valenciennes and Rehabilitated Irish Find Favor, but Here Is Poiret for Variety and Bagdadian Pajamas for Piquancy.

de la Paix. It has so many tiny, exquisite shops whose windows are jewelled with some flashing bit of color, a green velvet hat and a bronze scarf, for instance. And when you step into one you immediately get that sense of something lifted out of the current of mere

Among these little shops is a lingerie place where they make some of the most beautiful bits of needlework in the city. As you go in you find to one side all sorts of dainty little baby things, and the case before you contains a most distracting pair of blue boudoir slippers shirred about the ankle and punctuated at the instep with a white voile rosebud on which is set an even tinier bud of pink. Here they showed us the most wonderful trousseau garments, made of sheerest white stuff, languidly soft to the touch like a flower-petal and trimmed with the finest of lace.

THE WAR AND LACES.

By the time we had left this shop we were convinced that the new thing in lingerie is old ideas of exquisite fineness. All the laces of these ravishing sets are hand-made, and one sees a great deal of the combination of filet with Valenciennes. There are cobwebby medallions of the former lace, and in several sets that we saw a monogram had been enunciated through a little square of filet.

Even laces are subject to the economic writing on the wall, however, and in every exclusive shop you hear of the return of Irish lace,-Irish lace, that we had thought almost as extinct as the pug dog. Why? Simply because many of the lace mills of Belgium and France had been snuffed out by the war. As a result some of the newest and most exquisite of lingerie is made with Irish lace.

Hand embroidery does not twine about the present undergarments as much, perhaps, as of yore. However, if you pick up one of the fine imported nightgowns which we examined at one shop-a hundred dollar garment banded with filet lace abetted by insertions of Valenciennes-you see that between the slits through which are run the narrow ribbons at the waist appears a very delicate little sprig of hand embroidery. Then too, many women continue to have an embroidered monogram accommodated some place between the intervals of lace.

If, however, you have a more romping fancy in underclothes than is indulged by these very fine and very expensive things of sheer white stuff and fairy-like laces, you can still find much to suit you. Any lady who desires to bathe her shoulders in a flood of Turner sunset may purchase any quantity of pink chiffon. We are also having much Georgette crepe and pussy willow in the desired rose color. All this we found in the tiny specialty shop anchored in a tremendous department store. Here are a few of the imported designs encountered.

We interpolate a word at this point. There 15 quite a revival of machine embroidery this year. You find heavy, old-fashioned bands of it encrusting not only pink silk but white muslin lingerie. The petticoats which are returning to favor are often trimmed with it, and by January we shall probably see much more of this durable trimming. Indeed, the position of these marvellous Swiss machine embroideries is like that of Irish lace, more or less secured by the suppression of many lace mills.

There is another set at this department store specialty shop which introduces a novel motif. It is a fleur de lys of ribbon embroidery in blue and green and pink adorning the front of nightgowns and chemise of an imported set of pink Georgette crepe. Otherwise, the garments are trimmed with bands of filet, and there is a tiny echo of the fleur de lys on the

The last rose colored set indicates a fancy of

which we have lately seen much. It is for

puffed bands of white net, and it is found now-

adays on every type of lingerie. For instance,

a white silk petticoat may be trimmed with

nothing save rows of this foamy white net, per-

haps punctuuated by rosebuds. A charming

little breakfast jacket will have all its edges

defined in this way, and even the most expen-

sive negligees may utilize this puffing and edge

of net. Just how successfully it comes from

the washtub is perhaps an irrelevant question.

by ribbons or connected by lace. Some models, too, go further than this. They exile sleeves altogether, and many of the models noted have nothing but bands over the

As a matter of fact, many women to-day have abandoned nightgowns for pajamas. No, of course not-these pajamas are very different! The masculine element has been starved out by a siege of all kinds of bizarre ornaments and queer snips of the scissors. One Fifth Avenue specialty shop which has a reputation for original things has designed a pair that would make any New York lady look like a belle of Bagdad.

This pair is made of natural pongee enlivened by disks of dark blue in the centre of which is a face. There are collar and cuffs of the same dark blue which also forms a sash terminating in gay balls of red. The sash

belts the coat to an entire forgetfulness of

the "manny" sack coat, and the cunning little

trousers are notched at the side and piped

At this same shop we noted a number of

novelties which include black lingerie-surely

a soothing thought for the customer from

Pittsburgh. Then there are chiffon night-

gowns trimmed with fur which sometimes

forms a band over the shoulders. And even

lingerie has not overlooked a passion for gold

and silver tissue. One camisole, for example,

had bands of silver thread as its only orna-

both about the hem and knees to give a full quota of eighteen-fiftiness to our clothes.

In speaking of petticoats, we must not forget the dust ruffle of pleated muslin and lace which projects perhaps an inch below the hem of some of our street skirts and one-piece frocks. This mode, noted in the various revelations of Paris modes, has been adopted quite extensively and it, together with pantalets of silk or satin, constitutes a substitute for the otherwise necessary petticoat.

THE NEW NEGLIGEES.

There are some very charming negligees to be seen in the various shops. These range from that very abbreviated little bed jacket to the most stately of tea gowns. One inexpensive and engaging member of the former fraternity occurred in blue satin-just a wisp of it-with a flounce of silver lace wide enough to make up for the parsimony in silk. The more pretentious negligees may well be represented by an exquisite gown, the arresting feature of which is a long cape of Nattier blue chiffon with a ruffle over the shoulders. This cape flows wide from a lace skirt draped over flesh-colored chiffon and recommends itself because the essential features may so easily be incorporated in the negligee one makes for one's self. Blue is the leading note in negligees-and we must speak of another garment which is dominated by a square-necked and flowing-sleeved tunic that slips on overhead and is fastened about the waist with a chain girdle of white satin links. This garment tops a lace and chiffon skirt and the length is ju about that prescribed for the mediæval page. *

Black Spanish lace - jet trimmings, and for all that a chemise. Bonwit Teller.

Consider the Tradespeople

How They Toil, Yet Wait Months for Money ... Prompt Payment Is Thrift; Negligence Is Almost Theft

W HEN her cook borrowed money in addue," the thrifty mistress said:

"Margaret, if you would not run bills you could live much more cheaply. You run a bill at the little corner grocery instead of going to a place where you can get food for less. You buy on instalment and pay more than you would if you gave cash down. The only way for people to live within their means is never to go into debt." "That sounds all right, Mrs, A.," responded Margaret, "but if people who owe you don't pay on time how can you pay cash? While you were away this summer I undertook to take in washing. the little grocery where they'll trust you, and of

course they charge you more.'

Mrs. A. was so surprised that women of means ever treated their servants with such lack of consideration that she told the story to a circle of friends soon after. Each woman present had some similar anecdote to tell. One woman's milliner who made hats for the very wealthy had thanked her warmly for her prompt payment of a small bill, saying, "Really, Mrs. B., I need this to help meet my rent."

"Why, your business has seemed good this year," exclaimed the customer.

"I have been very busy," was the reply, "but I have had slow payments and some of my bills have run so long that I fear I'll never receive the money. Others will pay when it is convenient, but they forget that I have paid for the material

Another said: "I will tell you my own experience. I have been earning for myself and my two children by doing embroidery. Just one year ago I was given a large order and worked on it every moment I could spare for three months. buying my materials. Of course, I have a large bill, and upon it I depended for my living las: summer when my patrons were away. Not one cent have I had, although I have written my cuttomer repeatedly, and finally told her that my grocer's bills were waiting for her check. She knows me well, is fully aware of my financial straits, is in no financial stress herself, and some day she will pay the bill. But in the mean time I have not had a day's vacation, and I have wetried myself sick because I could not meet my obligations. If she had ever been poor she could understand my position better."

A housekeeper said to her grocer one day: "I should think you would dread my husband's orders. I know you pick over your vegetables and fruits to get him the best, and it seems hardly

"There is a certain jobber's bill which I meet the first of every month with your husband's check," replied the dealer. "I know it will never be forgotten. Do you suppose I begrudge any effort I may expend for him? He pays for the grade of goods he gets without finding a word of fault, and few are willing, as he is, to pay for favors A few more customers like your husband would save me much anxiety in meeting my own debts."

HEARD AT THE FASHION FETE

H, Clara, look at that lovely model.

I'm going right home and massage my face and shampoo my hair and manicure. I feel so untidy when I see these beautiful girls in their lovely clothes. I'll bet they're not so much, though, outside the Fashion Fete. They say models sometimes walk the streets looking for employment. Mercy! What a wild looking gown. Who'd wear it? Ooooh, my dear, did you ever see such a wonderful coat? Wonder if my old seal couldn't be cut into a cape. Mr. Fox is a wizard at making things over-but I can't say he's & Poiret for colors. Always a botch of the colors if you don't give him absolute instructions. Ritz-Carlton's a nice hotel, isn't it? Quite swell for tea, they say. Wonder if that man is the editor of 'Vogue.' No. I guess he's just an ordinary man; looks like it. What? Huh? She's a woman? Oh, is that so? Well, she knows her business all right. Ah! Listen, look. It's the wedding gown. And they're playing the march. My dear, I think that's the saddest piece in the whole world. Well, I'm glad I came, aren't you? But \$3 was an awful lot for people in our circumstances."



Fluffiness of net, of ribbon, of flesh colored foundation, combine to make this de-

lectable boudoir jacket. Grande Maison de Blanc.

with dark blue.

A fur trimmed cloth of silver nightgown, at the left, and a negligee of net and flesh chiffon made colorful by an old blue crepe Georgette coat, both from Bonwit Teller's. A set of delicately smocked undergarments, and finally a combination set, formed of white chiffon trimmed with Valenciennes lace and pink satin ribbon, the last from Hollander's.

A nightgown of pink pussy willow that is distinguished by two things-yes, even three. One is the fact that it is very long-waisted, another, that it has two patch pockets, and a third that it is adorned by wide, heavy bands of machine embroidery-very fine and just a little ivory tinted-which we have not seen since our childhood. These bands are conspicuous in that they are brought down over the shoulders of the gown clear to the pockets which they cover.

Here in the set of which we have spoken the round neck of the nightgown, cut very low, was finished by this band of white net and the puffed sleeves, bound in four times by very narrow ribbon, ended in a ruffle of the same trim-

Speaking of nightgowns in general we may say that many of them follow last year's inclination to have no seam under the arms. On the contrary, there is an opening on top from neck to edge of sleeves which is often caught ment. And there is actually a nightgown of silver tissue that is positively coarse to the

Petticoats of lace and chiffon, of silk and satin and even of plain old white muslin are back again with us. Some of the most prominent French designers, even M. Worth, have stooped to make up some new ones for us. In a number of these we see a stronger articulation of the hoop than was given even by the petticoats of the spring. Featherbone is used

I would work hard to meet my promise and e-t the clothes home on the right day, and then I would be told that when I came after the next lot I'd get my money for these. Sometimes I did and sometimes I waited another week, and there is one lady who went away without paying me and who has not come back yet. I made up my mind not to buy a thing except for cash, but when you depend on a washing to keep you two or three days and don't get the money you have to get something for the children to eat. If you haven't a cent there is nothing to do but go to